Approved For Release 2001/08/07 : CIA-RDP78-04718A001000100008-3

Present Omaha Contract

OVERSEAS

e. OMAHA

<u>Hospitalization</u>

- Hosp. Room & Board: \$9.00 per day for 31 days with no limit on frequency, (1 day break) plus \$135.00 for hospital extras except maternity - see #5 below.
- 2. Plus out-patient emergency up to...... \$135 within 24 hours of accident
- 3. Effective date of Contract 1st of next month
- h. Waiting period. Maternity only. 9 mos., but coverage extends 9 mos. beyond termination of membership
- 5. Waternity \$9.00 per day Room & Board for 1h days plus up to \$45.00 total for Hosp. extras
- 6. TB, mental disorders, nervous disorders and quarantinable diseases same as #1 above
- 7. Ambulance pays
- 8. X-ray pays no restriction if in hospital or clinic
- 9. Dependent added after lith day to 19th birthday
- 10. Congenital full coverage at any age after the lith day following birth

Present GHI Contract

OVERSEAS

f. GHI

Hospitalization

- 1. Hosp. Room & Board: \$10.00 per day for 21 days with 90 day interval on frequency, plus \$61.00 for hospital extras (16) except maternity see #5 below.
- 2. Plus out-patient emergency up to...... \$ 10 within 2 hours of accident
- 3. Effective date of Contract 1st of next month
- h. Waiting period. None for the applicant who joined initially in March 1953 or for the EOD since then. Otherwise 10 months for maternity, tonsillectomy, adenoidectomy and 1 year for all pre-existing conditions.
- Maternity \$9.00 per day Room & Board for 8 days except Caesarean, termination of ectopic pregnancy and miscarriage, for which hospitalization benefits are 1. above
- TB, mental disorders, nervous disorders and quarantinable diseases - 10 day limit during any 12 month period for #1 above
- 7. Ambulance doesn't pay
- 8. X-ray pays only if connected with surgery within 3 days and in a hospital
- 9. Dependent added after 90th day to 18th
 Children birthday
- 10. Congenital not covered Anomalies

The New Omaha Plan

OVERSEAS

g. NEW OMAHA

Hospitalization

- 1. Hosp. Room & Board: \$9.00 per day for 90 days with no limit on frequency (1 day break) plus Hosp. Extras: \$135.00 unallocated, except maternity see #5 below.
- 2. Plus out-patient emergency up to...... \$135 within 2h hours of accident
- 3. Effective date of Contract 1st of next month
- h. Waiting period. None if participation of members is 75% of GEHA, and none on transfer from GHI, except for maternity wherein in all cases waiting period is 9 months, but coverage extends 9 months beyond termination of membership.
- 5. Maternity \$9.00 per day Room & Board for 8 days, except Caesarean, termination of ectopic pregnancy and miscarriage, for which hospitalization is #1 above (Omaha's National average for normal delivery is 6.6 days)
- 6. Same as Present Omaha Contract
- 7. Ambulance pays
- 8. $\frac{\text{X-ray}}{\text{or clinic}}$ pays no restriction if in hospital
- 9. Dependent added after 14th day to 19th birthday
- 10. Congenital full coverage at any age after the lith day following birth

SECRE:

CCRET

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WASHINGTON	WASHINGTON	WASHINGTON				
CMAHA Hospitalization	GHI Hospitalization	NEW CMAHA Hospitalization				
1. Hosp. Room & Board: \$9.00 per day for 31 days with no limit on frequency (1 day break) plus \$135.00 max. for hospital extras	 Hosp. Room & Board plus 16 named extras for 21 days (Semi-pri Partic. Hospital) with 90 day interval on frequency plus \$5.00 per day for additional 180 days. If private room, \$10.00 per day only for Room & Board. 	1. Hosp. Room & Board: \$13.50 per day for 90 days with no limit on frequency (1 day break) plus hosp. extras of \$202.50 unallocated plus 75% of the next \$5,000.00 of hosp. extras				
2. Flus out-patient emergency up to	2. Plus out-patient emergency up to \$ 10 within 2 hours of accident	2. Plus out-patient emergency up to				
3 thru 10. Same as Overseas	3 thru 10. Same as Overseas	3, h, 6 thru 10. Same as Overseas				
		 Maternity - \$9.00 per day for 8 days except for Caessream, termination of ectopic preg- nancy or miscarriage for which hospitaliza- tion is the Washington #1 above 				
Same as Washington	DOMESTIC U.S. CUTSIDE WASHINGTON AND CANADA - If in participating hospital, the benefits are those of local Eluc Cross in the area - If in non-participating hospital, the benefits are the same as the oversess rates	Same as Washington				
	\$ 50Hermia Ing. unil\$100.	MAHA Surgical XX.				

OMAHA Surgical (Example) CHI Surgice \$ 50Hernia Ing. unil\$100. 75. " bilatllo. 100Appendectomy	11 HEW OMAHA Surgical \$100. 100. 100. 187.50 93.75 137.75	
5080.	80.00	
100Caesaresn150.	150.	
150Removal of kidney175.	250.	
50 " " cateract150.	187.50	
100Gastrectomy250.	250.	
25Adenoidectomy55.	55.	
25Hemorrhoidectomy60.	62.50	
150Hysterectomy165.	165.	
50Amputation-arm, foot85.	125.	
50Skull fracture-compound.200.	250.	
50Fracture of base of	60.50	
spine35.	62.50	
35Pranchoscopy25.	50.	
25Varicocele removal50.	62.50	
75Thyroid removal200.	187.50	
75Mastoidectomy, Simple150.	125.	
100 * , radical200.	187.50 \$3158.50	
	Average \$132.	
Average \$71. Average \$122. 58% of GHI	uterake Arari	

OMARA			GHI			NEW ON	AHA		
Premium (monthly)		Premium (monthly)		Premium (monthly)					
Hosp.	Surgical	Total	Hosp.	Surgical	Total	Hosp.	Surgical	Total	Diff.
		1.60individual contract	1.70	1.00	2.70			2.70	
		4.75indiv. & spouse contract	.3.70	3.20	6.90			7.98	+1.08
		6.00 indiv. & spouse & children	.3.70	3.20	6.90			7.98	+1.08

ECRE?